



Processing Center • P.O. BOX 141578 • Austin, TX 78714



05400  
JOHN Q. SAMPLE  
1234 MAIN STREET  
ANYTOWN US 12345-6789

October 31, 2016

**RE: Potential Security Incident**

Dear John Sample,

On September 28, 2016, Manduka learned of a potential security incident involving the unauthorized installation of malware on our e-commerce web platform. As soon as we discovered the incident, we promptly worked to investigate and resolve the situation and contacted the appropriate law enforcement agencies. We also retained one of the world's leading cybersecurity firms to assist us in our investigation and help us assess and further strengthen the security of our web platform.

**What Information Was Involved**

While our investigation is ongoing, we believe the malware could have compromised personal information of some of our customers who utilized our web platform to purchase products from January 29, 2016 – October 8, 2016, including first and last name, address, website login credentials (username and password), credit/debit card number, expiration date, and CVV security code.

**What We Are Doing**

To help protect you and your personal information, Manduka has arranged to have AllClear ID provide you with 12 months of identity protection services, including triple-bureau credit monitoring, at no cost to you. While your complimentary identity repair coverage starts on the date of this correspondence and is automatically available for you to use at any time during the next 12 months, please note that additional steps are required in order to activate your credit monitoring services (as outlined in the enclosed reference materials).

Manduka is also initiating a password reset for manduka.com, which will require you to change your password. Please note, if you use the same password for manduka.com on other online accounts, we recommend that you change your password for those accounts as well.

**What You Can Do**

We want to make you aware of steps you may take to guard against identity theft or fraud.

We recommend that you review your current and past credit and debit card account statements as soon as possible for discrepancies or unusual activity. If you see anything you do not understand or that looks suspicious, or if you suspect that any fraudulent transactions have taken place, you should call the bank that issued the credit or debit card immediately.

We also recommend that you carefully check your credit reports for accounts you did not open or for inquiries from creditors you did not initiate. If you see anything you do not understand, call the credit agency immediately.



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If you find any suspicious activity on your credit reports, call your local police or sheriff's office, and file a police report for identity theft and get a copy of it. You may need to give copies of the police report to creditors to clear up your records. Also, please review the enclosed "Information about Identity Theft Protection" reference guide that describes additional steps you may take to help protect yourself, including details on how to place a fraud alert or security freeze on your credit file.

**For More Information**

Thank you for your loyalty to Manduka and your patience through this incident. We take your trust in us and this matter very seriously and sincerely apologize for this incident and for any inconvenience or concern this event may cause you. If you have any questions or concerns about this incident, please call 1-855-828-5169 between the hours of 8:00 AM and 8:00 PM (Central Time), Monday through Saturday (excluding holidays).

Sincerely,

A handwritten signature in black ink that reads "Beau Swenson". The signature is written in a cursive, flowing style.

Beau J. Swenson  
Chief Financial Officer

## **Information about Identity Theft Protection**

### **General Suggestions**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed at the bottom of this page.

You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

### **For residents of Maryland**

You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us).

### **For residents of North Carolina**

You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov).

### **Fraud Alerts**

There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed at the bottom of this page.

### **Credit Freezes**

You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information.

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies, below.

### **National Credit Reporting Agencies:**

Equifax ([www.equifax.com](http://www.equifax.com))  
P.O. Box 105851, Atlanta, GA 30348  
800-685-1111

**Fraud Alerts:**  
P.O. Box 105069, Atlanta, GA 30348

**Credit Freezes:**  
P.O. Box 105788, Atlanta, GA 30348

Experian ([www.experian.com](http://www.experian.com))  
P.O. Box 2002, Allen, TX 75013  
888-397-3742

**Fraud Alerts and Security Freezes:**  
P.O. Box 9554, Allen, TX 75013

TransUnion ([www.transunion.com](http://www.transunion.com))  
P.O. Box 105281, Atlanta, GA 30348  
877-322-8228

**Fraud Alerts and Security Freezes:**  
P.O. Box 2000, Chester, PA 19022  
888-909-8872



## **AllClear ID Identity Protection**

### **AllClear ID Services**

As an added precaution, we have arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

**AllClear Identity Repair:** This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-828-5169 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

**AllClear Credit Monitoring:** This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use this service, you will need to provide your personal information to AllClear ID. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling 1-855-828-5169 using the following redemption code: Redemption Code. *Please note: Additional steps may be required by you in order to activate your phone alerts and monitoring options.*

If you suspect identity theft, simply call AllClear ID to file a claim. AllClear ID will provide appropriate and necessary remediation services ("Services") to help restore the compromised accounts and your identity to the state prior to the incident of fraud. Services are determined at the sole discretion of AllClear ID and are subject to the terms and conditions found on the AllClear ID website. AllClear Identity Repair is not an insurance policy, and AllClear ID will not make payments or reimbursements to you for any financial loss, liabilities or expenses you incur.

### **Coverage Period**

Service is automatically available to you with no enrollment required for 12 months from the date of this correspondence (the "Coverage Period"). Fraud Events that occurred prior to your Coverage Period are not covered by AllClear Identity Repair services.

### **Eligibility Requirements**

To be eligible for Services under AllClear Identity Repair coverage, you must fully comply, without limitations, with your obligations under the terms herein, you must be a citizen or legal resident eighteen (18) years of age or older, and have a valid U.S. Social Security number. Minors under eighteen (18) years of age may be eligible, but must be sponsored by a parent or guardian. The Services cover only you and your personal financial and medical accounts that are directly associated with your valid U.S. Social Security number, including but not limited to credit card, bank, or other financial accounts and/or medical accounts.

### **How to File a Claim**

If you become a victim of fraud covered by the AllClear Identity Repair services, you must:

- Notify AllClear ID by calling 1-855-434-8077 to report the fraud prior to expiration of your Coverage Period;
- Provide proof of eligibility for AllClear Identity Repair by providing the redemption code on the notification letter you received from Manduka;
- Fully cooperate and be truthful with AllClear ID about the Event and agree to execute any documents AllClear ID may reasonably require;
- Fully cooperate with AllClear ID in any remediation process, including, but not limited to, providing AllClear ID with copies of all available investigation files or reports from any institution, including, but not limited to, credit institutions or law enforcement agencies, relating to the alleged theft.

### **Coverage under AllClear Identity Repair Does Not Apply to the Following:**

Any expense, damage or loss:

- Due to (i) any transactions on your financial accounts made by authorized users, even if acting without your knowledge, (ii) any act of theft, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any of your authorized representatives, whether acting alone or in collusion with you or others (collectively, your "Misrepresentation");
- Incurred by you from an Event that did not occur during your coverage period;
- In connection with an Event that you fail to report to AllClear ID prior to the expiration of your AllClear Identity Repair coverage period.

### **Other Exclusions:**

- AllClear ID will not pay or be obligated for any costs or expenses other than as described herein, including without limitation fees of any service providers not retained by AllClear ID; AllClear ID reserves the right to investigate any asserted claim to determine its validity;
- AllClear ID is not an insurance company, and AllClear Identity Repair is not an insurance policy; AllClear ID will not make payments or reimbursements to you for any loss or liability you may incur; and
- AllClear ID is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating beyond resolving incidents of fraud;
- AllClear ID reserves the right to reasonably investigate any asserted claim to determine its validity. All recipients of AllClear Identity Repair coverage are expected to protect their personal information in a reasonable way at all times. Accordingly, recipients will not deliberately or recklessly disclose or publish their Social Security number or any other personal information to those who would reasonably be expected to improperly use or disclose that Personal Information.

### **Opt-out Policy**

If for any reason you wish to have your information removed from the eligibility database for AllClear Identity Repair, please contact AllClear ID:

**AllClear ID, Inc.**  
823 Congress Avenue, Suite 300  
Austin, Texas 78701  
Email, [support@allclearid.com](mailto:support@allclearid.com)  
Phone, (855) 434-8077